



Order Filed on September 12, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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ALEISHA C. JENNINGS (049302015)

In Re:

Danielle Alston,

Debtor.

Case No.: 18-28402-RG

Chapter: 13


Hearing Date: August 17, 2022

Judge: Rosemary Gambardella

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: September 12, 2022


Honorable Rosemary Gambardella
United States Bankruptcy Judge

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THIS MATTER having come before the Court on the Creditor's Certification of Default of DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSAMP TRUST 2007-FM1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-FM1 ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 19 Essex St, East Orange, New Jersey 07017 (the "Subject Property"), and Sharon Henderson, Esquire, representing Danielle Alston ("Debtor"), and for good cause it is ORDERED that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

1. The Debtor is in default of post-petition payments owed to Secured Creditor. The following post-petition arrearages remain due and outstanding to Secured Creditor:

- The Debtor is overdue for 13 months from August 01, 2021 through August 01, 2022.
- The Debtor is overdue for 13 payments from August 01, 2021 through August 01, 2022 at \$1,555.38 per month.

Funds Held In Suspense \$271.67

Total Arrearages Due \$19,948.27

2. Debtor must cure all post-petition arrearages, as follows:

- Debtor shall remit payment in the amount of \$4,000.00 to Secured Creditor within 10 days of entry of this Order.
- Beginning on September 01, 2022, regular monthly mortgage payments shall be timely remitted to Creditor pursuant to periodic adjustments and any Notice of Payment Change(s) filed on the docket.
- Beginning on September 30 2022, monthly cure payments shall be remitted to Secured Creditor in the amount of \$1,329.03 for eleven (11) months. A twelfth (12) and final cure payment in the amount of \$1,328.94 shall be remitted to Secured Creditor on or before August 30, 2023.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

■ Immediate payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

4. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.

5. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

6. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.